IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Richard W. Whiting Group Art Unit: 3692

Serial No.: 10/645,778 Examiner: Fields, Benjamin

Filed: August 21, 2003 Docket No.: 1483/3

Confirmation No.: 8784

For: METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN

COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS

INFORMATION DISCLOSURE STATEMENT

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Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir

In accordance with 37 C.F.R. 1.56, 1.97, and 1.98, applicants' undersigned attorney brings to the attention of the Patent and Trademark Office the documents listed on the attached Form PTO/SB/08b. Copies of the reference as well as Form PTO PTO/SB/08b are attached hereto. This is not to be construed as a representation that a search has been made or that a reference is relevant merely because cited.

Serial. No. 10/645,778

This information is being submitted subsequent to the later of three months after the filing date of the present application or the mailing of the first Office Action on the merits, but before the mailing of a Final Action or the Notice of Allowance. Accordingly:

- [X] No \$180 fee under 37 C.F.R. Section 1.17(p) is due as the undersigned hereby certifies:
 - [] that each item of information contained in this statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement, or
 - [X] that to the knowledge of the undersigned, after making reasonable inquiry, no item of information contained in this statement was known to any individual designated in 37 C.F.R. Section 1.56(c) more than three months prior to the filing of this statement.
- [] The undersigned is unable to so certify, because submission of the present Information Disclosure Statement is after receipt by applicant of an Official Action on the merits, and thus the Commissioner is hereby authorized to charge the \$180.00 fee for submission of an Information Disclosure Statement under 37 C.F.R. Section 1.17(p).

It is respectfully requested that the Examiner indicate consideration of the cited reference by returning a copy of the attached form PTO/SB/08b with initials or other appropriate marks. Early passage of the subject application to issue is earnestly solicited. Serial. No. 10/645,778

Although no fee is believed to be due, the Commissioner is hereby authorized to

charge any fees associated with the filing of this correspondence to Deposit Account No.

By:

50-0426.

Respectfully submitted,

JENKINS, WILSON, TAYLOR & HUNT, P.A.

Date: November 19, 2009

Gregory A. Hunt

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1483/3

GAH/trb

Enclosures